

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

In re: COMBE, RICH COREY  
COMBE, MIKELLE S

§ Case No. 12-35112

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. BAILEY, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$93,344.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$10,150.00</u>
Total Distribution to Claimants: <u>\$4,195.24</u>	Claims Discharged Without Payment: <u>\$539,832.91</u>
Total Expenses of Administration: <u>\$1,386.76</u>	

3) Total gross receipts of \$ 5,582.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$5,582.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$104,000.00	\$6,799.93	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	28,212.05	1,386.76	1,386.76
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	4,000.00	1,156.63	1,156.63	1,156.63
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	259,818.85	386,066.64	386,066.64	3,038.61
<b>TOTAL DISBURSEMENTS</b>	<b>\$367,818.85</b>	<b>\$422,235.25</b>	<b>\$388,610.03</b>	<b>\$5,582.00</b>

4) This case was originally filed under Chapter 7 on November 30, 2012.  
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/13/2014 By: /s/STEVEN R. BAILEY  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
TAX REFUND	1224-000	5,582.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,582.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
4S	R. C. Willey Financial Services	4210-000	N/A	1,144.00	0.00	0.00
5	USTC	4800-000	unknown	655.93	0.00	0.00
18S	Small Buisness Administration/ UT	4210-000	N/A	5,000.00	0.00	0.00
NOTFILED	Wells Fargo	4110-000	31,000.00	N/A	N/A	0.00
NOTFILED	Small Buisness Administration/ UT	4110-000	73,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$104,000.00</b>	<b>\$6,799.93</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. BAILEY	2100-000	N/A	1,308.20	1,308.20	1,308.20
STEVEN R. BAILEY	2200-000	N/A	32.71	32.71	32.71
Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser	3992-650	N/A	26,825.29	0.00	0.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
INTERNATIONAL SURETIES, LTD	2300-000	N/A	5.85	5.85	5.85
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$28,212.05	\$1,386.76	\$1,386.76

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
7	Weber County Corporation	5800-000	unknown	1,156.63	1,156.63	1,156.63
NOTFILED	IRS	5200-000	4,000.00	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$4,000.00	\$1,156.63	\$1,156.63	\$1,156.63

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Outsource Receivables	7100-000	N/A	685.93	685.93	5.40
2	Quantum3 Group LLC as agent for	7100-000	N/A	1,631.45	1,631.45	12.84
3	Quantum3 Group LLC as agent for	7100-000	N/A	1,355.46	1,355.46	10.67
4U	R. C. Willey Financial Services	7100-000	N/A	1,262.45	1,262.45	9.94
8	Rocky Mountain Power	7100-000	N/A	1,162.87	1,162.87	9.15
9	American InfoSource LP as agent for	7100-000	N/A	735.69	735.69	5.79
10 -2	VALLEY NURSERY	7100-000	3,778.81	4,170.15	4,170.15	32.82
11	American Express Bank FSB	7100-000	N/A	3,810.22	3,810.22	29.99
12	American InfoSource LP as agent for	7100-000	N/A	488.54	488.54	3.85
13	Portfolio Recovery Associates, LLC	7100-000	N/A	1,609.31	1,609.31	12.67
14	BMO HARIRIS BANK NA	7100-000	N/A	42,138.27	42,138.27	331.66
15	Zions First National Bank	7100-000	74,287.47	105,550.50	105,550.50	830.75
16	Zions First National Bank	7100-000	24,947.69	16,616.33	16,616.33	130.78
17	Caterpillar Financial Services	7100-000	4,000.00	6,331.86	6,331.86	49.84
18U	Small Buisness Administration/ UT	7100-000	N/A	68,000.00	68,000.00	535.20
19	TD BANK USA, N.A.	7100-000	N/A	3,282.53	3,282.53	25.84
20	American InfoSource LP as agent for	7100-000	N/A	3,282.53	3,282.53	25.84
21	Weber County Corporation	7100-000	N/A	1,242.92	1,242.92	9.78
22	Zions First National Bank	7100-000	N/A	122,709.63	122,709.63	965.80
NOTFILED	Midland Credit Management	7100-000	662.12	N/A	N/A	0.00
NOTFILED	MOI Bank	7100-000	47,035.22	N/A	N/A	0.00
NOTFILED	M & I Home Equity Corp	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Intermountain Medical Group	7100-000	65.00	N/A	N/A	0.00
NOTFILED	Labor Commission	7100-000	1,257.75	N/A	N/A	0.00
NOTFILED	Express	7100-000	1,214.86	N/A	N/A	0.00
NOTFILED	GAP	7100-000	1,317.68	N/A	N/A	0.00
NOTFILED	Fomatsu Financial	7100-000	22,000.00	N/A	N/A	0.00
NOTFILED	RC Wiley	7100-000	2,345.76	N/A	N/A	0.00
NOTFILED	Smith Knowles	7100-000	78.35	N/A	N/A	0.00
NOTFILED	Smith Knowles	7100-000	1,977.41	N/A	N/A	0.00

NOTFILED	Zions Bank	7100-000	440.16	N/A	N/A	0.00
NOTFILED	Zions Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Zions Bank	7100-000	265.97	N/A	N/A	0.00
NOTFILED	Victoria's Secret	7100-000	1,032.31	N/A	N/A	0.00
NOTFILED	Target National Bank	7100-000	3,060.00	N/A	N/A	0.00
NOTFILED	United recovery Services	7100-000	2,272.73	N/A	N/A	0.00
NOTFILED	Sprinkler Supply	7100-000	48,819.79	N/A	N/A	0.00
NOTFILED	T Mobile	7100-000	219.78	N/A	N/A	0.00
NOTFILED	Staker Parson Co	7100-000	8,500.00	N/A	N/A	0.00
NOTFILED	Caterpillar Financial Services	7100-000	6,200.00	N/A	N/A	0.00
NOTFILED	American Express	7100-000	4,039.99	N/A	N/A	0.00
NOTFILED	American Express	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	unknown	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$259,818.85</b>	<b>\$386,066.64</b>	<b>\$386,066.64</b>	<b>\$3,038.61</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 12-35112

Trustee: (640060) STEVEN R. BAILEY

Case Name: COMBE, RICH COREY  
COMBE, MIKELLE S

Filed (f) or Converted (c): 06/14/13 (c)

§341(a) Meeting Date: 07/31/13

Period Ending: 08/13/14

Claims Bar Date: 12/05/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	CASH ON HAND	55.00	55.00	0.00	FA
2	CHASE BANK CHECKING	228.00	228.00	0.00	FA
3	AMERICA FIRST CREDIT CHECKING/SAVINGS	335.00	335.00	0.00	FA
4	CHASE BANK CHECKING	86.00	86.00	0.00	FA
5	AMERICA FIRST CREDIT CHECKING/SAVINGS	25.00	25.00	0.00	FA
6	REFRIGERATOR STOVE/OVEN MICROWAVE DISHWASHER WAS	500.00	500.00	0.00	FA
7	REFRIGERATOR STOVE/OVEN MICROWAVE DISHWASHER WAS	1,025.00	0.00	0.00	FA
8	TABLE/CHAIRS	150.00	0.00	0.00	FA
9	BEDS/BEDDINGS NIGHTSTAND	700.00	0.00	0.00	FA
10	SOFA LOVESEAT END TABLES COFFEE TABLE LAMP ENTER	1,960.00	960.00	0.00	FA
11	COMPUTER	650.00	650.00	0.00	FA
12	DVD'S CD'S BOOKS MISC PICTURES	580.00	0.00	0.00	FA
13	CLOTHES (5)	1,250.00	0.00	0.00	FA
14	WEDDING RING WEDDING BAND MISC JEWELRY	1,500.00	1,055.00	0.00	FA
15	BIKES CAMERA CAMCORDER CAMPING EQUIPMENT FISHING	800.00	800.00	0.00	FA
16	BIKES CAMERA CAMCORDER CAMPING EQUIPMENT FISHING	3,500.00	3,500.00	0.00	FA
17	2005 CAT TRACK HOE (NEEDS NEW TRAX, RAM, AND HAS	12,000.00	8,000.00	0.00	FA
18	3V LANDSCAPE LLC (EACH DEBTOR OWNS 50%) MISC. HA	9,000.00	9,000.00	0.00	FA
19	2009 CHEVROLET TRUCK (150,000 MILES, TORN LEATHE	24,200.00	0.00	0.00	FA
20	2009 CHEVROLET TRUCK (150,000 MILES, TORN LEATHE	31,150.00	31,150.00	0.00	FA
21	2006 POLARIS, 90CC FRONT DAMAGE	500.00	500.00	0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 12-35112 **Trustee:** (640060) STEVEN R. BAILEY  
**Case Name:** COMBE, RICH COREY **Filed (f) or Converted (c):** 06/14/13 (c)  
 COMBE, MIKELLE S **§341(a) Meeting Date:** 07/31/13  
**Period Ending:** 08/13/14 **Claims Bar Date:** 12/05/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
22 2000 LAND ROVER DISCOVERY II	2,800.00	300.00		0.00	FA
23 PATIO FURNITURE BBQ GRILL MISC TOOLS	350.00	350.00		0.00	FA
24 TAX REFUND (u)	0.00	5,107.00		5,582.00	FA
<b>24 Assets Totals (Excluding unknown values)</b>	<b>\$93,344.00</b>	<b>\$62,601.00</b>		<b>\$5,582.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** March 15, 2014

**Current Projected Date Of Final Report (TFR):** January 9, 2014 (Actual)



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 12-35112  
**Case Name:** COMBE, RICH COREY  
 COMBE, MIKELLE S  
**Taxpayer ID #:** \*\*.\*0254  
**Period Ending:** 08/13/14

**Trustee:** STEVEN R. BAILEY (640060)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1866 - Checking Account  
**Blanket Bond:** \$84,132,847.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/06/13	{24}	State of Utah	State tax refund	1224-000	120.00		120.00
09/06/13	{24}	IRS	Federal refund	1224-000	5,462.00		5,582.00
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,572.00
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,562.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,552.00
12/05/13	101	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/05/2013 FOR CASE #12-35112, Bond Fee 2014	2300-000		5.85	5,546.15
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,536.15
02/26/14	102	Outsource Receivables	Dividend paid 0.78% on \$685.93; Claim# 1; Filed: \$685.93; Reference:	7100-000		5.40	5,530.75
02/26/14	103	R. C. Willey Financial Services	Dividend paid 0.78% on \$1,262.45; Claim# 4U; Filed: \$1,262.45; Reference:	7100-000		9.94	5,520.81
02/26/14	104	Rocky Mountain Power	Dividend paid 0.78% on \$1,162.87; Claim# 8; Filed: \$1,162.87; Reference:	7100-000		9.15	5,511.66
02/26/14	105	VALLEY NURSERY	Dividend paid 0.78% on \$4,170.15; Claim# 10 -2; Filed: \$4,170.15; Reference:	7100-000		32.82	5,478.84
02/26/14	106	American Express Bank FSB	Dividend paid 0.78% on \$3,810.22; Claim# 11; Filed: \$3,810.22; Reference:	7100-000		29.99	5,448.85
02/26/14	107	Portfolio Recovery Associates, LLC	Dividend paid 0.78% on \$1,609.31; Claim# 13; Filed: \$1,609.31; Reference:	7100-000		12.67	5,436.18
02/26/14	108	BMO HARIRIS BANK NA	Dividend paid 0.78% on \$42,138.27; Claim# 14; Filed: \$42,138.27; Reference:	7100-000		331.66	5,104.52
02/26/14	109	Caterpillar Financial Services	Dividend paid 0.78% on \$6,331.86; Claim# 17; Filed: \$6,331.86; Reference:	7100-000		49.84	5,054.68
02/26/14	110	Small Buisness Administration/ UT	Dividend paid 0.78% on \$68,000.00; Claim# 18U; Filed: \$68,000.00; Reference:	7100-000		535.20	4,519.48
02/26/14	111	TD BANK USA, N.A.	Dividend paid 0.78% on \$3,282.53; Claim# 19; Filed: \$3,282.53; Reference:	7100-000		25.84	4,493.64
02/26/14	112	American InfoSource LP as agent for	Dividend paid 0.78% on \$3,282.53; Claim# 20; Filed: \$3,282.53; Reference:	7100-000		25.84	4,467.80
02/26/14	113	Zions First National Bank	Dividend paid 0.78% on \$122,709.63; Claim# 22; Filed: \$122,709.63; Reference:	7100-000		965.80	3,502.00
02/26/14	114	STEVEN R. BAILEY	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			1,340.91	2,161.09
			Dividend paid 100.00% on \$1,308.20; Claim# ;	2100-000			2,161.09

Subtotals :                      \$5,582.00                      \$3,420.91

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 12-35112  
**Case Name:** COMBE, RICH COREY  
 COMBE, MIKELLE S  
**Taxpayer ID #:** \*\*-\*\*\*0254  
**Period Ending:** 08/13/14

**Trustee:** STEVEN R. BAILEY (640060)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1866 - Checking Account  
**Blanket Bond:** \$84,132,847.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Filed: \$1,308.20				
			Dividend paid 100.00% 32.71 on \$32.71; Claim# ; Filed: \$32.71	2200-000			2,161.09
02/26/14	115	American InfoSource LP as agent for	Combined Check for Claims#9,12			9.64	2,151.45
			Dividend paid 0.78% on 5.79 \$735.69; Claim# 9; Filed: \$735.69	7100-000			2,151.45
			Dividend paid 0.78% on 3.85 \$488.54; Claim# 12; Filed: \$488.54	7100-000			2,151.45
02/26/14	116	Quantum3 Group LLC as agent for	Combined Check for Claims#2,3			23.51	2,127.94
			Dividend paid 0.78% on 12.84 \$1,631.45; Claim# 2; Filed: \$1,631.45	7100-000			2,127.94
			Dividend paid 0.78% on 10.67 \$1,355.46; Claim# 3; Filed: \$1,355.46	7100-000			2,127.94
02/26/14	117	Weber County Corporation	Combined Check for Claims#21,7			1,166.41	961.53
			Dividend paid 0.78% on 9.78 \$1,242.92; Claim# 21; Filed: \$1,242.92	7100-000			961.53
			Dividend paid 100.00% 1,156.63 on \$1,156.63; Claim# 7; Filed: \$1,156.63	5800-000			961.53
02/26/14	118	Zions First National Bank	Combined Check for Claims#15,16			961.53	0.00
			Dividend paid 0.78% on 830.75 \$105,550.50; Claim# 15; Filed: \$105,550.50	7100-000			0.00
			Dividend paid 0.78% on 130.78 \$16,616.33; Claim# 16; Filed: \$16,616.33	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>5,582.00</b>	<b>5,582.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>5,582.00</b>	<b>5,582.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,582.00</b>	<b>\$5,582.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 12-35112  
**Case Name:** COMBE, RICH COREY  
 COMBE, MIKELLE S  
**Taxpayer ID #:** \*\*-\*\*\*0254  
**Period Ending:** 08/13/14

**Trustee:** STEVEN R. BAILEY (640060)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1866 - Checking Account  
**Blanket Bond:** \$84,132,847.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****1866	5,582.00	5,582.00	0.00
	<u>\$5,582.00</u>	<u>\$5,582.00</u>	<u>\$0.00</u>